

## FAIR CREDIT REPORTING ACT DISCLOSURE & AUTHORIZATION

As an applicant for employment and/or a volunteer position or a current employee of Centenary University, you are a consumer with rights under the Fair Credit Reporting Act. When any of the following circumstances exist, Centenary University may choose to obtain and use information contained in either a consumer report or an investigative consumer report from a consumer reporting agency about you: (1) when considering your application for employment, (2) when making a decision whether to offer you employment, (3) when deciding whether to continue your employment (if you are hired), or (4) when making other employment related decisions directly affecting you.

A "consumer reporting agency" is a person or business which, for monetary fees, dues, or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information or other information on consumers for the purpose of furnishing consumer reports to others, such as Centenary University.

A "consumer report" means any written, oral or other communication of any information by a consumer reporting agency bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing your eligibility for employment.

An "investigative consumer report" means a consumer report or portion thereof in which information on your character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with your neighbors, friends, or associates reported on or with others with whom you are acquainted or who may have knowledge concerning any such items of information.

Centenary University may request an investigative consumer report. You may request, in writing and within a reasonable time, additional disclosures regarding the nature and scope of the investigation as well as a written summary of your rights under the Fair Credit Reporting Act.

## **AUTHORIZATION**

By signing below, I, (please print name)			
voluntarily authorize Centenary University to obtain either a consumer report, an investigative consumer report, and/or a motor vehicle check about me from a consumer reporting agency and to consider this information when making decisions regarding my employment at Centenary University. I understand that I have rights under the Fair Credit Reporting Act, including the rights discussed above.			
		Signature	Date

Note: If applicant/volunteer is under the age of eighteen, a parent or guardian must sign in his/her place.

Tel: (908) 852-1400